

Information to identify the case:

Debtor 1	<u>Jeffrey Osheka</u>	Social Security number or ITIN	xxx-xx-6838
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-22551-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Osheka

10/23/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jeffrey Osheka
DebtorCase No. 13-22551-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Oct 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2018.

db +Jeffrey Osheka, 1855 Montour Street, Apartment 7, Coraopolis, PA 15108-3063
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 r +Deanna Marra, Howard Hannah Real Estate Service, 100 Highpointe Drive,
 Seven Fields, PA 16046-7918
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13657585 +Brighton Radiology Assoc., P.C., c/o Allied Adjustors Inc., Po Box 1006,
 Aliquippa, PA 15001-0806
 13657590 Crossroads Counseling, 615 E. McMurray Road, Canonsburg, PA 15317-3497
 13657591 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
 13657592 +First Natl Bk Of Pa, 3320 East State Street, Hermitage, PA 16148-3399
 13657597 +June V Isaly and Associates, 4721 McKnight Road, Suite 218 South Pittsburgh,
 Pittsburgh, PA 15237-3415
 13783473 +Montour School District, c/o Goehring, Rutter & Boehm, 437 Grant Street,
 Pittsburgh, PA 15219-6002
 13783474 +Montour School District, c/o Jordan Tax Service, 102 Rahway Road,
 Canonsburg, PA 15317-3349
 13657600 +Sherrad, German & Kelly, P.C., Samuel J. Pasquarelli, Esq., 28th Floor Two PNC Plaza,
 Plaza 620 Liberty Avenue, Pittsburgh, PA 15222-2722
 13689742 +Township of Kennedy, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13689741 +Township of Kennedy/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13657602 +UPMC Western, 3811 O'Hara Street, Pittsburgh, PA 15213-2561

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 24 2018 02:37:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Oct 24 2018 06:23:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 13657586 +EDI: CAPITALONE.COM Oct 24 2018 06:23:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13657587 +EDI: CHASE.COM Oct 24 2018 06:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13657588 +E-mail/Text: bankruptcy@clearviewfcu.org Oct 24 2018 02:37:30 Clearview Cu,
 Attn:Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212
 13657589 +E-mail/Text: bankruptcy@clearviewfcu.org Oct 24 2018 02:37:30 Clearview Federal Cu,
 Attn:Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212
 13676143 +E-mail/Text: kburkley@bernsteinlaw.com Oct 24 2018 02:37:59 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13657595 E-mail/Text: bankruptcy.bnc@ditech.com Oct 24 2018 02:37:03 Green Tree Servicing, LLC.,
 PO Box 94710, Palatine, IL 60055-0049
 13657593 +EDI: RMSC.COM Oct 24 2018 06:23:00 Gecrb/Lowes, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 13657594 +EDI: RMSC.COM Oct 24 2018 06:23:00 Gecrb/Lowes Pc, Attn:Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 13657596 EDI: IRS.COM Oct 24 2018 06:23:00 Internal Revenue Service, PO Box 16336,
 Philadelphia, PA 19114-0436
 13885824 EDI: JEFFERSONCAP.COM Oct 24 2018 06:23:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 13657598 +E-mail/Text: egssupportservices@alorica.com Oct 24 2018 02:37:40 NCO Financial Systems,
 Re: Cognitive Dynamic Therapy Services, 5 Penn Center West Ste 100,
 Pittsburgh, PA 15276-0126
 13657599 +E-mail/Text: bnc@nordstrom.com Oct 24 2018 02:37:01 Nordstrom FSB,
 Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
 13664912 +E-mail/Text: bnc@nordstrom.com Oct 24 2018 02:37:01 Nordstrom fsb, P.O. Box 6566,
 Englewood, CO 80155-6566
 13729987 +EDI: OPHSUBSID.COM Oct 24 2018 06:23:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13715637 EDI: PRA.COM Oct 24 2018 06:23:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk VA 23541
 14035389 EDI: PRA.COM Oct 24 2018 06:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 13670837 +E-mail/Text: BKRMailOps@weltman.com Oct 24 2018 02:37:37
 Sterling Jewelers Inc dba JARED GALLERIA OF JEWELR, c/o Weltman, Weinberg & Reis,
 323 W. Lakeside Avenue, Cleveland, OH 44113-1085
 13679020 +E-mail/Text: bncmail@w-legal.com Oct 24 2018 02:37:39 TD BANK USA, N.A.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13657601 +EDI: WTRRN BANK.COM Oct 24 2018 06:23:00 Target Credit Card (TC),
 C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
 TOTAL: 21

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Oct 23, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC
cr GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER F
cr Green Tree Servicing, LLC
cr Montour School District
cr Sterling Jewelers Inc. dba Jared Galleria of Jewel
cr Township of Kennedy
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* ++Karen A. Osheka, 24 Scenic Drive, Coraopolis, PA 15108-3606
13730912* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
sp ##+Lois M. Vitti, Vitti & Vitti Associates, 215 Fourth Avenue, Pittsburgh, PA 15222-1707
14293012 ##+Karen A. Osheka, 24 Scenic Drive, Coraopolis, PA 15108-3606

TOTALS: 6, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 23, 2018 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor Jeffrey Osheka keenan662@gmail.com, melindap662@gmail.com
Francis E. Corbett on behalf of Creditor Karen A. Osheka fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR
FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORGANISED BY AMERICA S WHOLESALE LENDER
pawb@fedphe.com, james.prostko@phelanhallinan.com
James P. Valecko on behalf of Creditor Sterling Jewelers Inc. dba Jared Galleria of Jewelry
jvalecko@weltman.com, PitEcf@weltman.com
Jeffrey R. Hunt on behalf of Creditor Township of Kennedy jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com,
cnoroski@grblaw.com
Joseph P. Schalk on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR
FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORGANISED BY AMERICA S WHOLESALE LENDER
jschalk@barley.com, sromig@barley.com
Lois M. Vitti on behalf of Spec. Counsel Lois M. Vitti nicole@vittilaw.com,
loismvitti@vittilaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR
FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORGANISED BY AMERICA S WHOLESALE LENDER
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Robert P. Wendt on behalf of Creditor Green Tree Servicing, LLC pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 15